

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF INDIANA
SOUTH BEND DIVISION**

In re: GANNON, SHANNON MARIE

§ Case No. 13-31914-HCD

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

J. RICHARD RANSEL, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$16,855.00</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$3,700.00</u>
Total Distribution to Claimants: <u>\$1,014.85</u>	Claims Discharged Without Payment: <u>\$114,005.67</u>
Total Expenses of Administration: <u>\$391.55</u>	

3) Total gross receipts of \$ 8,783.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 7,376.60 (see **Exhibit 2**), yielded net receipts of \$1,406.40 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$17,483.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	391.55	391.55	391.55
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	66,907.00	48,113.52	48,113.52	1,014.85
TOTAL DISBURSEMENTS	\$84,390.00	\$48,505.07	\$48,505.07	\$1,406.40

4) This case was originally filed under Chapter 7 on June 27, 2013.
The case was pending for 15 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 09/22/2014 By: /s/J. RICHARD RANSEL
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Tax refund.	1124-000	8,783.00
TOTAL GROSS RECEIPTS		\$8,783.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Shannon Gannon	return 2013 earned income credit	8100-002	5,508.00
Shannon Gannon	return exempt portion of 2013 tax refund	8100-002	345.00
Shannon Gannon	return 52% of 2013 tax refund	8500-002	1,523.60
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$7,376.60

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	Santander Auto	4110-000	17,483.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS			\$17,483.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
J. RICHARD RANSEL	2100-000	N/A	351.60	351.60	351.60
J. RICHARD RANSEL	2200-000	N/A	19.95	19.95	19.95
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	\$391.55	\$391.55	\$391.55

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	\$0.00	\$0.00	\$0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Sprint	7100-000	N/A	378.37	378.37	7.99
2	Sallie Mae	7100-000	N/A	6,889.31	6,889.31	145.31
3	Sallie Mae	7100-000	N/A	39,801.47	39,801.47	839.52
4	Wandling & Associates	7100-000	N/A	382.50	382.50	8.07
5	American InfoSource LP as agent for	7100-000	N/A	661.87	661.87	13.96

NOTFILED	Maurices	7100-000	420.00	N/A	N/A	0.00
NOTFILED	Lamirand Limited Family Partnership	7100-000	2,000.00	N/A	N/A	0.00
NOTFILED	DirecTV	7100-000	600.00	N/A	N/A	0.00
NOTFILED	Hearst Magazines	7100-000	15.00	N/A	N/A	0.00
NOTFILED	Dept. of Ed/ Sallie Mae	7100-000	34,415.00	N/A	N/A	0.00
NOTFILED	National Credit Corporation Collection Department	7100-000	1,179.00	N/A	N/A	0.00
NOTFILED	General Casualty Ins.	7100-000	200.00	N/A	N/A	0.00
NOTFILED	South Bend Water Works	7100-000	350.00	N/A	N/A	0.00
NOTFILED	Plastic Surgery Center PC	7100-000	125.00	N/A	N/A	0.00
NOTFILED	Verizon Bankruptcy Dept.	7100-000	700.00	N/A	N/A	0.00
NOTFILED	Victoria's Secret	7100-000	235.00	N/A	N/A	0.00
NOTFILED	University of Phoenix	7100-000	1,000.00	N/A	N/A	0.00
NOTFILED	St. Joseph Regional Medical Center Patient Financial	7100-000	1,000.00	N/A	N/A	0.00
NOTFILED	State Farm Insurance	7100-000	1,185.00	N/A	N/A	0.00
NOTFILED	Department of Public Works	7100-000	200.00	N/A	N/A	0.00
NOTFILED	Sprint-CORPORATE	7100-000	378.00	N/A	N/A	0.00
NOTFILED	Sallie Mae	7100-000	13,464.00	N/A	N/A	0.00
NOTFILED	Capital One	7100-000	1,615.00	N/A	N/A	0.00
NOTFILED	Comcast-CORPORATE	7100-000	453.00	N/A	N/A	0.00
NOTFILED	1st Source Bank	7100-000	400.00	N/A	N/A	0.00
NOTFILED	AAA Federal Credit Union Bankruptcy Dept.	7100-000	4,461.00	N/A	N/A	0.00
NOTFILED	Aetna Company	7100-000	100.00	N/A	N/A	0.00
NOTFILED	All You	7100-000	15.00	N/A	N/A	0.00
NOTFILED	Attorney Mike Wandling	7100-000	400.00	N/A	N/A	0.00
NOTFILED	Borden Waste -Away Service Inc	7100-000	117.00	N/A	N/A	0.00
NOTFILED	AT&T Mobility	7100-000	100.00	N/A	N/A	0.00
NOTFILED	American Family Ins.	7100-000	300.00	N/A	N/A	0.00
NOTFILED	Apollo Group INC.-CORPORATE	7100-000	1,118.00	N/A	N/A	0.00
NOTFILED	Allied Insurance	7100-000	121.00	N/A	N/A	0.00
NOTFILED	Allure	7100-000	16.00	N/A	N/A	0.00
NOTFILED	City of Mishawaka EMS City Hall Controller	7100-000	225.00	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			\$66,907.00	\$48,113.52	\$48,113.52	\$1,014.85

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 13-31914-HCD

Trustee: (520206) J. RICHARD RANSEL

Case Name: GANNON, SHANNON MARIE

Filed (f) or Converted (c): 06/27/13 (f)

§341(a) Meeting Date: 08/06/13

Period Ending: 09/22/14

Claims Bar Date: 04/23/14

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 Checking account at Communitywide Federal Credit	5.00	0.00		0.00	FA
2 Checking account at First Source Bank.	0.00	0.00		0.00	FA
3 \$100.00 security deposit with Mishawaka utilitie	0.00	0.00		0.00	FA
4 \$80.00 security deposit at Nipsco.	0.00	0.00		0.00	FA
5 Household goods, furnishings and appliances.	500.00	0.00		0.00	FA
6 Collectibles.	100.00	0.00		0.00	FA
7 Used clothing.	150.00	0.00		0.00	FA
8 Jewelry.	100.00	0.00		0.00	FA
9 Debtor received a \$7,911 tax refund and spent it	0.00	0.00		0.00	FA
10 2011 Chevy Malibu with 51,000 miles in good cond	16,000.00	0.00		0.00	FA
11 Earned income credit.	0.00	0.00		0.00	FA
12 Tax refund.	0.00	0.00		8,783.00	FA
12 Assets Totals (Excluding unknown values)	\$16,855.00	\$0.00		\$8,783.00	\$0.00

Major Activities Affecting Case Closing:

2013 taxes

Initial Projected Date Of Final Report (TFR): December 31, 2014

Current Projected Date Of Final Report (TFR): June 10, 2014 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 13-31914-HCD
Case Name: GANNON, SHANNON MARIE

Trustee: J. RICHARD RANSEL (520206)
Bank Name: Rabobank, N.A.
Account: *****1766 - Checking Account
Blanket Bond: \$69,146,203.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***2982
Period Ending: 09/22/14

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
03/31/14	{12}	United States Treasury	2013 tax refund	1124-000	8,783.00		8,783.00
04/03/14	101	Shannon Gannon	return 2013 earned income credit	8100-002		5,508.00	3,275.00
04/03/14	102	Shannon Gannon	return exempt portion of 2013 tax refund	8100-002		345.00	2,930.00
04/03/14	103	Shannon Gannon	return 52% of 2013 tax refund	8500-002		1,523.60	1,406.40
04/30/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,396.40
05/30/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,386.40
07/14/14	104	J. RICHARD RANSEL	Dividend paid 100.00% on \$351.60, Trustee Compensation; Reference:	2100-000		351.60	1,034.80
07/14/14	105	J. RICHARD RANSEL	Dividend paid 100.00% on \$19.95, Trustee Expenses; Reference:	2200-000		19.95	1,014.85
07/14/14	106	Sprint	Dividend paid 2.10% on \$378.37; Claim# 1; Filed: \$378.37; Reference:	7100-000		7.99	1,006.86
07/14/14	107	Sallie Mae	Dividend paid 2.10% on \$6,889.31; Claim# 2; Filed: \$6,889.31; Reference:	7100-000		145.31	861.55
07/14/14	108	Sallie Mae	Dividend paid 2.10% on \$39,801.47; Claim# 3; Filed: \$39,801.47; Reference:	7100-000		839.52	22.03
07/14/14	109	Wandling & Associates	Dividend paid 2.10% on \$382.50; Claim# 4; Filed: \$382.50; Reference:	7100-000		8.07	13.96
07/14/14	110	American InfoSource LP as agent for	Dividend paid 2.10% on \$661.87; Claim# 5; Filed: \$661.87; Reference:	7100-000		13.96	0.00

ACCOUNT TOTALS	8,783.00	8,783.00	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	8,783.00	8,783.00	
Less: Payments to Debtors		5,853.00	
NET Receipts / Disbursements	\$8,783.00	\$2,930.00	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****1766	8,783.00	2,930.00	0.00
	\$8,783.00	\$2,930.00	\$0.00